

TRIBUTE TO WILLIAM J. FRAWLEY

HON. BRIAN HIGGINS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 22, 2008

Mr. HIGGINS. Madam Speaker, I rise today to acknowledge the loss of one of Buffalo's finest public servants with the passing of William J. Frawley, a 39-year member of the Buffalo Police Department, on the 4th of July.

Inspector Frawley demonstrated his commitment to our country at an early age when he enlisted in the U.S. Army at age 17 where he fought in Italy, France, Germany and Austria while serving with the 36th Infantry Division.

As a veteran of World War II, he returned home to begin another chapter of service to his fellow citizens when he joined the Buffalo Police Department in 1947. Rising through the ranks, Bill Frawley personified professional standards and a strong sense of humanity as he rose through the ranks as a patrolman, lieutenant, captain and inspector. His calm and conscientious manner was especially needed when he oversaw the 911 operations during the Blizzard of 1977 as head of the Division of Administration and Communications.

Known as a "cop's cop," Inspector Frawley will be remembered in the words offered by Chief of Detectives Dennis Richards who called Bill a decent, compassionate leader and a mentor to future generations who lived by his own credo, "never asked someone to do something that you yourself would not do."

As his sister, Kathleen, noted in the Buffalo News, he was a humble man of integrity who "was tireless in his job. He did it because he loved it." He also valued education returning to college where he earned a bachelor's degree in political science from the University at Buffalo in the 1970's.

Though he retired in 1986, Inspector Frawley's legacy continued on through his design of the Buffalo Police Reorganization Plan which consolidated the city's 14 precincts into five districts. It was after his retirement that I became most familiar with his vision and management skills as I took up the challenge of implementing the plan during my tenure as a member of the Buffalo Common Council. The first consolidated district would eventually become a reality in my home district in South Buffalo.

And South Buffalo was also Bill's home where young children would knock on the Frawley family door on Pomona Place for words of praise for improved report cards and special treats for special occasions. He was a strong, generous and faithful member of St. Teresa's Parish and in his later years, St. Agatha's Church. His service to others extended to giving of himself as he donated blood to the Roswell Park Cancer Institute Plasmapheresis Center nearly 600 times.

His life story began a new chapter when he married Joan Haltam in 1982 and for the next 22 years, the Inspector became a loving, caring husband and stepfather until her death in 2004. His devotion to his stepchildren, Joseph, Karen and Michael, never wavered.

Madam Speaker, please join me in expressing our deepest sympathy to his beloved sister, Kathleen, and his stepchildren for their loss and our most sincere appreciation for the life of William J. Frawley. We are grateful for his lifelong example, both professionally and

personally, of selfless public service, integrity, faith and dedication to family and community.

TRIBUTE TO UNITED WAY OF HUDSON COUNTY

HON. ALBIO SIRE

OF NEW JERSEY

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 22, 2008

Mr. SIRE. Madam Speaker, I rise today to highlight the good work of the United Way of Hudson County in the 130th District of New Jersey, which I have the honor of representing in Congress. The United Way of Hudson County has a distinguished history of working with its partners to help the homeless in Hudson County. Hudson County has about 300 chronic homeless and another 2,700 people who are in and out of homelessness, representing nearly 1 percent of the residents in our community.

I would like to highlight just a few of the good things the United Way of Hudson County is doing in my district. They are responsible for providing funding to many social services agencies working with the homeless, including a Bayonne facility for homeless men, a program for the elderly in Jersey City, a training program for 59 shelter residents, housing for Hudson County individuals with HIV/AIDS, meals, transitional housing, a soup kitchen, and educational services for homeless persons. In 2005, the United Way of Hudson County created an Emergency Shelter System for the Homeless that was widely honored by the U.S. Department of Housing and Urban Development, the State of New Jersey, and the State Association of Community Development Directors. In 2006, the United Way of Hudson County was awarded the county's first "Housing First" grant for \$1.2 million from the U.S. Department of Housing and Urban Development. This grant provided housing and social services for 26 disabled individuals. Their Housing First focus, championed by the United Way of Hudson County and County Executive Tom DeGise, will provide housing, hope, and a better future for the homeless of Hudson County.

Please join me in honoring the United Way of Hudson County as we celebrate their good work at the Second Annual New Jersey Congressional Reception on July 30, 2008.

INTRODUCTION OF THE FDIC FLEXIBILITY ACT OF 2008

HON. DAVID DREIER

OF CALIFORNIA

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 22, 2008

Mr. DREIER. Madam Speaker, all of us are watching the news, concerned about the economy and our financial markets. The regulators of our financial services companies, the Federal Reserve, the SEC, and the banking regulators are all using the tools they have at their disposal to make sure small investors and depositors are as safe as possible in this environment.

Among the most important duties that fall to our banking regulators is the protection of deposits. Average families and small business

owners alike all depend on the Federal safety net to ensure that their savings are safe. Sometimes, ensuring the safety of those deposits requires regulators to step in when a bank or thrift becomes insolvent. For instance, in my own district, I have nearly 10,000 IndyMac depositors. The FDIC acted quickly to resolve this institution and is running it until that bank can either be returned to business as a safe institution, or its assets, including the deposits, can be transferred to a stronger financial institution that can meet the demands of its depositors.

While Congress has taken steps over the past several years to ensure that the deposit insurance system is strong—and it is—the IndyMac situation demonstrates that every bank failure is different. Therefore, the regulators need as much flexibility as possible to ensure that they can respond to whatever the market throws at them.

That is why today I am introducing the "FDIC Flexibility Act of 2008." After talking with the widely respected Bill Seidman, the chairman of the FDIC during much of the response to the savings and loan crisis, I believe that some well-intentioned provisions of the law may actually make the FDIC's job of resolving troubled institutions harder, not easier.

The bill will repeal the "low cost solution" provisions which require the FDIC to always choose the solution with the lowest cost to the banking fund when resolving an institution. The problem is that what might be a low cost solution for a particular institution might not always be the best or fastest way to ensure that depositors have access to their funds. If depositors can't get access to their money, this can cause a crisis of confidence in the entire banking system, and put other institutions in jeopardy people start runs on banks.

Sometimes, the best way to resolve an institution may not be the absolute cheapest—such as selling the failed institution to a stronger bank at a discount—but it will increase confidence and stability in the banking system as a whole, and reduce exposure over the long-term.

I don't believe that this is the silver bullet to resolve every crisis we're facing, nor is it the only answer to the problems of resolving failed banks. But I think we need to have the discussion about what kinds of tools our regulators need, and with an advocate as widely respected as Chairman Seidman, this is a good place to start.

HONORING THE LIFE AND LEGACY OF PAUL J. KOESSLER

HON. BRIAN HIGGINS

OF NEW YORK

IN THE HOUSE OF REPRESENTATIVES

Tuesday, July 22, 2008

Mr. HIGGINS. Madam Speaker, I rise today to honor the life and legacy of Paul J. Koessler, a tireless civic leader, generous philanthropist, and devout Western New Yorker. Paul's service and commitment to Buffalo has left a long enduring impact on our community, and he will be sorely missed.

A Harvard Business School graduate and successful businessman, Paul never forgot his roots and always remembered the importance of giving back to the community he called